

**UNITED STATES BANKRUPTCY COURT**  
District of Utah

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/28/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christopher Michael Brule  
7055 S 1259 W  
WEST JORDAN, UT 84084

Case Number:  
15-23793 JTM

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-8180

Attorney for Debtor(s) (name and address):

Perry Alan Bsharah  
Bsharah Law Group  
P.O. Box 95101  
South Jordan, UT 84095  
Telephone number: (801) 718-3113

Bankruptcy Trustee (name and address):

George B. Hofmann tr IV  
Cohne Kinghorn, P.C.  
111 East Broadway  
11th Floor  
Salt Lake City, UT 84111  
Telephone number: (801) 363-4300

**Meeting of Creditors**

Date: **May 28, 2015**

Time: **10:30 am**

Location: **405 South Main Street, Suite 250, Salt Lake City, UT 84111**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/27/15**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

350 South Main #301  
Salt Lake City, UT 84101  
Telephone number: (801) 524-6687

**For the Court:**

Clerk of the Bankruptcy Court:  
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 5/4/15

**Online Information**

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-866-222-8029 #85 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at [www.utb.uscourts.gov](http://www.utb.uscourts.gov) for details.

## EXPLANATIONS

FORM RAB9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007–1, 2003–1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within seven days after receipt of notice of selection.
— Refer to Other Side for Important Deadlines and Notices —	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of Utah

In re:  
 Christopher Michael Brule  
 Debtor

Case No. 15-23793-JTM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: fsl  
 Form ID: rab9a

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: May 04, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2015.

db Christopher Michael Brule, 7055 S 1259 W, WEST JORDAN, UT 84084  
 9803511 APG Financial, 4238 S. Redwood Road, Taylorsville, UT 84123-2220  
 9803510 +Apg Fin, 3803 S. Redwood Rd, West Valley, UT 84119-4707  
 9803512 +Attorney General's Office, State Of Utah, 127 S 500 E STE 420,  
 Salt Lake City, UT 84102-1979  
 9803513 +Constable's Office, 47 E. Fort Union Blvd, Suite 201, Midvale, UT 84047-5507  
 9803515 Department Of Administrative Services, State Of Utah, 1135 State Office Building,  
 Salt Lake City, UT 84114-1205  
 9803522 +Law Offices Of Quinn M. Kofford, P.C., PO Box 1425, American Fork, UT 84003-6425  
 9803523 Medical Revenue Services, P.O. BOX 1940, Melbourne, FL 32902-1940  
 9803527 +Olson Shaner, PO BOX 3898, Salt Lake City, UT 84110-3898  
 9803528 University Of Utah Health Care, P.O. Box 30465, Salt Lake City, UT 84130-0465

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: admin@blgutah.com May 05 2015 01:00:20 Perry Alan Bsharah, Bsharah Law Group,  
 P.O. Box 95101, South Jordan, UT 84095

tr +EDI: BGBHOFMANN.COM May 05 2015 00:53:00 George B. Hofmann tr, IV, Cohne Kinghorn, P.C.,  
 111 East Broadway, 11th Floor, Salt Lake City, UT 84111-5225  
 9803514 +EDI: CMIGROUP.COM May 05 2015 00:53:00 Credit Management Lp, 4200 International Pkwy,  
 Carrollton, TX 75007-1912  
 9803516 +E-mail/Text: bankruptcy@expressrecovery.com May 05 2015 01:00:38 Express Recovery Svcs,  
 3782 W 2340 S, Salt Lake City, UT 84120-7295  
 9803519 EDI: IRS.COM May 05 2015 00:53:00 Internal Revenue Service,  
 Attn: Special Procedures, Mail Stop 5021, 50 South 200 East,  
 Salt Lake City, UT 84111-0000  
 9803517 +EDI: IIC9.COM May 05 2015 00:53:00 Ic Systems Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378  
 9803520 +E-mail/Text: lora@jmlaw.com May 05 2015 01:00:37 Johnson Mark Llc,  
 11778 S Election Dr Ste, Draper, UT 84020-6807  
 9803521 +E-mail/Text: bureauknight@yahoo.com May 05 2015 01:00:35 Knight Adjustment Bure,  
 404 E 4500 S Ste A34, Salt Lake City, UT 84107-2710  
 9803524 +E-mail/Text: jlothrop@macu.com May 05 2015 01:00:36 Mountain America Cu, 660 S 200 East,  
 Salt Lake City, UT 84111-3846  
 9803525 +E-mail/Text: wendy@mountainlandcollections.com May 05 2015 01:01:12 Mountainland Collectio,  
 Po Box 1280, American Fork, UT 84003-6280  
 9803526 +E-mail/Text: bkclerk@north-american-recovery.com May 05 2015 01:00:49 N.a.r. Inc,  
 1600 W 2200 S Ste 410, West Valley City, UT 84119-7240  
 9803529 +E-mail/Text: jjensen@utahfirst.com May 05 2015 01:00:48 Utah First Credit Unio,  
 200 E South Temple, Salt Lake City, UT 84111-1355  
 9803530 +EDI: UTAHTAXCOMM.COM May 05 2015 00:53:00 Utah State Tax Commission,  
 Attn: Bankruptcy Division, 210 North 1950 East, Salt Lake City, UT 84134-0001  
 TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

9803518\* +Internal Revenue Service, Centralized Insolvency Operations, PO BOX 7346,  
 PHILADELPHIA, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 06, 2015

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2015 at the address(es) listed below:

George B. Hofmann tr, IV trustee@cohnekinghorn.com,  
 dhaney@cohnekinghorn.com; jthorsen@cohnekinghorn.com; UT16@ecfcbis.com  
 Perry Alan Bsharah on behalf of Debtor Christopher Michael Brule admin@blgutah.com,  
 info@blgutah.com; perry@blgutah.com

District/off: 1088-2

User: fsl  
Form ID: rab9a

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Total Noticed: 23

Date Rcvd: May 04, 2015

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3